



**ADDITIONAL INFORMATION ON DEPOSIT PROTECTION IN SR AND IRELAND  
SLOVAK DEPOSIT PROTECTION SCHEME**

**Oznámenie pre účely rozlišovania vkladov právnickej osoby,  
ktoré sú chránené a vkladov, ktoré sú vylúčené z ochrany vkladov/  
Notification for the purpose of distinction between deposits of a legal person,  
which are protected and deposits which are excluded from deposits protection**  
podľa zákona č. 118/1996 Z. z. o ochrane vkladov v platnom znení (ďalej „Zákon o ochrane vkladov“) /  
pursuant to act no. 118/1996 Coll. on deposits protection as later amended (hereinafter the „Act on deposits protection“)

Klient (obchodné meno) / Client (business name)<sup>1</sup>: \_\_\_\_\_

Sídlo / Registered seat: \_\_\_\_\_

IČO / Business ID no.: \_\_\_\_\_

Zapísaný v / Registered in: \_\_\_\_\_

Zastúpený / Represented by: \_\_\_\_\_

týmto podľa Zákona o ochrane vkladov<sup>2</sup>, na účely ochrany vkladov oznamuje Citibank Europe plc so sídlom 1 North Wall Quay, Dublin 1, Írsko, zapísanej na Úrade pre registráciu spoločností pod číslom 132781, prevádzkujúcej svoju podnikateľskú činnosť v Slovenskej republike prostredníctvom Citibank Europe plc, pobočka zahraničnej banky, so sídlom Mlynské nivy 43, 825 01 Bratislava, Slovenská republika, IČO: 36 861 260, zapísanej v Obchodnom registri Okresného súdu Bratislava I, oddiel Po, vložka č. 1662/B (ďalej len „Banka“), že účtovnú závierku podľa osobitného zákona<sup>3</sup> zostavovanú za uplynuté účtovné obdobie, ktoré skončilo alebo skončí dňom / hereby pursuant to the Act on deposits protection<sup>2</sup>, for the purposes of deposits protection notifies Citibank Europe plc with its registered seat at 1 North Wall Quay, Dublin 1, Republic of Ireland, registered with the Companies Registration Office, registration number 132781, conducting its business activity in the Slovak Republic through Citibank Europe plc, pobočka zahraničnej banky with its registered seat at Mlynské nivy 43, 825 01 Bratislava, Slovak Republic, business number 36 861 260, registered with the Commercial Register of District Court Bratislava I, Section Po, Insert No. 1662/B (hereinafter the „Bank“), that its financial statement of finances according to a special regulation<sup>3</sup> made for passed accounting period, which ended or ends on [dd.mm.rrrr] □□.□□.□□□□<sup>4</sup>

\* **musí mať** overenú audítorom / **must be verified** by the auditor

\* **nemusí mať** overenú audítorom / **does not need to be verified** by the auditor.

Dátum / Date: \_\_\_\_\_

Podpis(y) v mene Klienta / Signature(s) on behalf of the Client

Vyplní Banka / To be completed by the Bank

Banke doručené<sup>5</sup> dňa / Delivered to the Bank<sup>5</sup> on □□.□□.□□□□

**Poznámky / Notes:**

\* zvolte správnu možnosť / chose the right option

<sup>1</sup> obchodná spoločnosť a družstvo / business company and cooperative

<sup>2</sup> §3 ods. 3 c) (3) a §26 ods. 5 Zákona o ochrane vkladov / §3 sec. 3 c) (3) and §26 sec. 5 of the Act on deposit protection

<sup>3</sup> napr. § 19 zákona č. 431/2002 Z.z. o účtovníctve v platnom znení / e.g. § 19 of the act no. 431/2002 Coll. on accounting as later amended

<sup>4</sup> Ak Klient neoznámí Banke kedy končí jeho účtovné obdobie, Banka má za to, že účtovné obdobie Klienta je kalendárny rok / In case the Client fails to inform the Bank when its accounting period ended or ends, it means that its accounting period represent a calendar year.

<sup>5</sup> Toto oznámenie je potrebné doručiť Banke vždy najneskôr do 15 dní po uplynutí účtovného obdobia, za ktoré sa účtovná závierka zostavuje.

**Akciová spoločnosť je povinná toto oznámenie doručiť Banke prvýkrát najneskôr do 30.4.2010.**

**Ak Klient nesplní včas oznamovaciu povinnosť, ktorá mu vyplýva zo Zákona o ochrane vkladov, jeho vklad v Banke nie je chránený podľa Zákona o ochrane vkladov až do prvého dňa kalendárneho štvrtého roka nasledujúceho po dni, keď doručí banke takéto písomné oznámenie. /**

**This notification has to be delivered to the Bank always at latest till 15 days after lapse of the accounting period, for which the statement of account is made.**

**A joint stock company is obliged to deliver this notification to the Bank for the first time at latest till 30.4.2010.**

**In the event Client does not duly fulfill its notification duty according to the Act on deposits protection, its deposit is not protected pursuant to the Act on deposit protection until first day of the calendar quarter following the day of delivery of the above stated written notification to the Bank.**



## IRISH DEPOSIT PROTECTION SCHEME

The Irish Deposit Guarantee Scheme applies to CEP Slovak Branch. Effective, 20 September 2008, the Irish Government increased the statutory limit for this scheme, from EUR 20,000 to EUR 100,000 per depositor per institution to which the scheme applies. The cover will apply to 100% of each deposit (individual and small companies<sup>1</sup>), up to the maximum of EUR 100,000. The regulations effecting this change have not yet been passed into Irish law. Therefore, it is possible that further changes may be made to the terms of the scheme. Pending introduction of these regulations, we recommend you access the following official website of the Irish Financial Services Regulatory Authority:

<http://www.itsyourmoney.ie/index.jsp?lnID=93&2nID=96&pID=145&nID=385&aID=0#deposit>

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<sup>1</sup> "a private company...in respect of any financial year of the company if, in respect of that year and the financial year of the company immediately preceding that year, the company satisfies at least two of the conditions specified [below]

(a) its balance sheet total for that year shall not exceed [IEP£1,500,000] as of October 7, 2008 EUR 1,905,000

(b) the amount of its turnover for that year shall not exceed [IEP£3,000,000] as of October 7, 2008 EUR 3,893,000

(c) the average number of persons employed by the company in that year shall not exceed 50.



**Attachment**  
Irish deposit protection scheme

### **1. Background**

The European Communities (Deposit Guarantee Schemes) Regulations, 1995<sup>2</sup> by the Central Bank. Deposits with credit institutions authorized in another European Economic Area (EEA) country and operating in Ireland on a branch basis are covered under that country's system.

### **2. Level of contribution**

The level of contribution required from each credit institution is 0,2 %. Of deposit held at all branches of the credit institution in the EEA, including deposits on current accounts and share accounts with a building society, but excluding interbank deposits and deposits represented by negotiable certificates of deposit. A minimum contribution of €25,400 is required. Each contribution is maintained in a Deposit Protection Account at the Central Bank.

### **3. Eligible Deposits**

Deposits eligible for cover under the deposit protection scheme are deposits denominated in any currency held at EEA branches of credit institutions authorized in Ireland.

Deposits not eligible for cover include:

- interbank deposits
- certificates of deposits
- items which make up the own funds or capital of institution
- deposits in respect of which a money laundering offence has been committed
- deposits by a company connected to the credit institution
- deposits from a person who had responsibility for or who profited from the failure of the credit institution
- deposits by the directors, secretary, chief executive or their close families
- deposits by financial institutions (as defined in the European Communities Second Banking Co-Ordination Directive)
- deposits by insurance companies
- deposits by the Governments or municipal, local, regional or provincial authorities of any State
- deposits by collective investment schemes
- deposits by pension and retirement funds
- debt securities, and
- deposits by large companies (as defined under companies legislation)

### **4. Limits on compensation**

The maximum amount payable to any depositor is 100 % of the aggregate deposits held by that depositor subject to a maximum compensation payment of €100 000. Thus, a depositor with a deposit account totaling €5 000 would receive compensation of €5 000 while a depositor with deposits of €150 000 or more would receive the maximum compensation of €100 000.

### **5. Compensation Payment Procedure**

Under the Regulations, the compensation payment process is initiated by:

- (i) The Central Bank determining that a credit institution is unable to repay deposits due to its financial condition;
- (ii) A court making a ruling, for reasons directly related to a credit institution's financial circumstances, that suspends depositors' ability to make claims against that institution.

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<sup>2</sup> These regulations implemented the European Union Council Directive on Deposit Guarantee Schemes (94/19/EC) and were amended by Central Bank Act, 1997, the European Communities (Deposit Guarantee Schemes) Regulations, 1999, the European Communities (Deposit Guarantee Schemes) Regulations, 2002 and the European Communities (Deposit Guarantee Schemes) Regulations, 2003



Central Bank (or liquidator, where one has been appointed) is expected to pay compensation to depositors within three months of a determination by the Central Bank that deposits are unavailable, or of a ruling by the court (subject to the terms and conditions set out in the Regulations).

#### **6. Multiple and Joint Accounts**

All balances held in depositor's name (including balances held in a joint account) together with any interest due will be aggregated for the purpose of calculating the funds owed to the depositor by the institution. Joint account balances will be apportioned equally between each account holder for this purpose and aggregated with any other balances held by that account holder.

#### **7. Trusts**

In the case of a trust, the person(s) to whom compensation shall be paid shall depend on whether any beneficiary of the trust is beneficially entitled to all or part of the balance, solely or jointly with others.

#### **8. Setting-Off Debts**

In normal circumstances, debts owed to the institution by the depositor will be deducted from the aggregate deposit balance in calculating the compensation payment to be made to the depositor.

#### **9. Claims Procedure**

In the event of the compensation process being initiated by a determination by the Central Bank or court ruling, details of the claim procedure and of the information which must be supplied by each depositor in order to support a claim will be published by the Central Bank.

This Guidance Note should not be considered to be comprehensive summary of the Regulations. A copy of the Regulations may be obtained from the Government Publications Office, Molesworth Street, Dublin 2, Ireland.